

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Veronica Kay Hulina
Debtor

Case No. 19-00494-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 14, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:

Recip ID	Recipient Name and Address
db	#+ Veronica Kay Hulina, 210 Lansdowne Ave., Clarks Summit, PA 18411-1728
5159057	+ Granite State Management, 4 Barrell Ct., Concord, NH 03301-8543
5159059	+ Granite State Management & Res, 4 Barrell Ct, Concord, NH 03301-8543
5159060	+ KML Law Group, P.C, Suite 5000, BNY Mellon Independence Ctr., 701 Market St., Philadelphia, PA 19106-1541
5158742	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5159064	+ Moses Taylor Hospital, 700 Quincy Ave, Attn: Justin Davis CEO, Scranton, PA 18510-1798

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: EBN@edfinancial.com	Jul 14 2022 18:37:00	Granite State Management and Resources, 4 Barrell Court, PO Box 3420, Concord, NH 03302-3420
5174638	+ EDI: LCIFULLSRV	Jul 14 2022 22:38:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
5159056	+ EDI: COMCASTCBLCENT	Jul 14 2022 22:38:00	Comcast-PA, Attn: Bankruptcy, 1555 Suzy St., Lebanon, PA 17046-8318
5159058	+ Email/Text: EBN@edfinancial.com	Jul 14 2022 18:37:00	Granite State Management, P.O. Box 3420, Concord, NH 03302-3420
5159062	Email/Text: camanagement@mtb.com	Jul 14 2022 18:37:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
5186463	Email/Text: camanagement@mtb.com	Jul 14 2022 18:37:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5159063	+ Email/Text: MDSBankruptcies@meddatsys.com	Jul 14 2022 18:37:00	Medical Data Systems, 2001 9th Ave., Ste. 312, Vero Beach, FL 32960-6413
5159608	+ EDI: RECOVERYCORP.COM	Jul 14 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5159065	+ Email/Text: bankruptcy@sw-credit.com	Jul 14 2022 18:37:00	SW Credit Systems, LP, 4120 International Pkwy., Suite 1100, Carrollton, TX 75007-1958
5159066	EDI: RMSC.COM	Jul 14 2022 22:38:00	Synchrony Bank/Toys R Us, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5159061	*+	Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5158743	*+	Veronica Kay Hulina, 210 Lansdowne Ave., Clarks Summit, PA 18411-1728
5159067	*+	Veronica Kay Hulina, 210 Lansdowne Ave., Clarks Summit, PA 18411-1728

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Tullio DeLuca	on behalf of Debtor 1 Veronica Kay Hulina tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Veronica Kay Hulina

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8847

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-00494-MJC

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Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Veronica Kay Hulina
aka Veronica Hulina, aka Veronica K. Hulina,
aka Veronica Egolf, aka Veronica K. Egolf, aka
Veronica Kay Egolf

7/14/22**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.